:show files;ds
File 15:ABI/Inform(R) 1971-2003/Apr 14
         (c) 2003 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2003/Apr 11
         (c) 2003 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2003/Apr 11
         (c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Apr 11
         (c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 11
         (c) 2003 The Gale Group
File   9:Business & Industry(R) Jul/1994-2003/Apr 11
         (c) 2003 Resp. DB Svcs.
File 20:Dialog Global Reporter 1997-2003/Apr 14
         (c) 2003 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2003/Apr 14
         (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Apr 12
         (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Apr 14
         (c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Apr 11
         (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2003/Apr 12
         (c) 2003 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 11
         (c) 2003 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc

Set   Items   Description
S1   9362836   CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2   54000   (TOTAL? OR BALANCE OR ACCUMULATED)(3W)S1
S3   42511   (NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S1
S4   15563   (RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-
               NAL OR EXTRA? OR BONUS)(2W)S1)(6N)(MULTIPLY? OR MULTIPLIED OR
               MULTIPLIER? OR MULTIPLICATION)
S5   24   S4(8N)(REDEEM? OR REDEMPTION?)
S6   25895   (AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-
               (3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-
               ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
S7   20543   S1(6N)(REDEEM? OR REDEMPTION?)
S8   13   S2(S)S3(S)S4
S9   66   (S2 OR S3)(S)S4
S10   0   S6(S)S9
S11   0   S6 AND S9
S12   0   S3(S)S4(S)S6
S13   18910   (RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT)(3N)(REDEMP-
               TION? OR REDEEM?)
S14   0   (S2 OR S3)(S)S4(S)S13
S15   93   (S2 OR S3)(S)S6
S16   29   S13(S)S6
S17   21   S2(S)S13
S18   141   S15:S17
S19   141   S18 NOT S11
S20   207   S8 OR S9 OR S15:S17
S21   131   S20 NOT PY>1999
S22   97   RD (unique items)

```
?show files;ds
File   15:ABI/Inform(R) 1971-2003/Apr 14
          (c) 2003 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2003/Apr 11
          (c) 2003 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2003/Apr 11
          (c)2003 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2003/Apr 11
          (c) 2003 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 11
          (c) 2003 The Gale Group
File    9:Business & Industry(R) Jul/1994-2003/Apr 11
          (c) 2003 Resp. DB Svcs.
File   20:Dialog Global Reporter 1997-2003/Apr 14
          (c) 2003 The Dialog Corp.
File  476:Financial Times Fulltext 1982-2003/Apr 14
          (c) 2003 Financial Times Ltd
File  610:Business Wire 1999-2003/Apr 12
          (c) 2003 Business Wire.
File  613:PR Newswire 1999-2003/Apr 14
          (c) 2003 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2003/Apr 11
          (c) 2003 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2003/Apr 12
          (c) 2003 San Jose Mercury News
File  636:Gale Group Newsletter DB(TM) 1987-2003/Apr 11
          (c) 2003 The Gale Group
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
```

09 0130

```
Set     Items     Description
S1    9362824    CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2      54000    (TOTAL? OR BALANCE OR ACCUMULATED)(3W)S1
S3      42510    (NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S1
S4      15563    (RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-
                 NAL OR EXTRA? OR BONUS)(2W)S1)(6N)(MULTIPLY? OR MULTIPLIED OR
                 MULTIPLICATION)
S5         24    S4(8N)(REDEEM? OR REDEMPTION?)
S6      25895    (AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-
                 (3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-
                 ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
S7      20543    S1(6N)(REDEEM? OR REDEMPTION?)
S8         27    S2(3S)S3(3S)S4
S9          0    (S6 OR S7)(S)S3(S)S4
S10         6    (S6 OR S7)(S)S2(S)S3
S11        55    S2(S)S4
S12        24    S3(S)S4
S13        55    S11 NOT S5
S14   9362824    CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S15     54000    (TOTAL? OR BALANCE OR ACCUMULATED)(3W)S14
S16     42510    (NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S14
S17     15563    (RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-
                 NAL OR EXTRA? OR BONUS)(2W)S14)(6N)(MULTIPLY? OR MULTIPLIED OR
                 MULTIPLICATION)
S18        24    S17(8N)(REDEEM? OR REDEMPTION?)
S19     25895    (AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-
                 (3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-
                 ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
```

```
?show files;ds
File 348:EUROPEAN PATENTS 1978-2003/Apr W0
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030410,UT=20030403
        (c) 2003 WIPO/Univentio

Set     Items   Description
S1      700827  CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2        5004  (TOTAL? OR BALANCE OR ACCUMULATED)(3W)S1
S3        2333  (NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S1
S4       21316  (RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-
                NAL OR EXTRA? OR BONUS)(2W)S1)(6N)(MULTIPLY? OR MULTIPLIED OR
                MULTIPLIER? OR MULTIPLICATION)
S5           2  S4(8N)(REDEEM? OR REDEMPTION?)
S6         311  (AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-
                (3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-
                ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
S7         569  S1(6N)(REDEEM? OR REDEMPTION?)
S8           1  S2(S)S3(S)S4
S9          40  (S2 OR S3)(S)S4
S10          0  S6(S)S9
S11          2  S6 AND S9
S12          0  S3(S)S4(S)S6
S13        300  (RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT)(3N)(REDEMP-
                TION? OR REDEEM?)
S14          0  (S2 OR S3)(S)S4(S)S13
S15         18  (S2 OR S3)(S)S6
S16          6  S13(S)S6
S17          6  S2(S)S13
S18         27  S15:S17
S19         27  S18 NOT S11
?
```

```
?show files;ds
File 471:New York Times Fulltext 90-Day 2003/Apr 13
         (c) 2003 The New York Times
File 489:The News-Sentinel 1991-2003/Apr 11
         (c) 2003 Ft. Wayne Newspapers, Inc
File 490:Tallahassee Democrat 1993- 2003/Mar 25
         (c) 2003 Tallahassee Democrat
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
         (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2003/Apr 13
         (c) 2003 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2003/Apr 11
         (c) 2003 Detroit Free Press Inc.
File 631:Boston Globe 1980-2003/Apr 13
         (c) 2003 Boston Globe
File 633:Phil.Inquirer 1983-2003/Apr 10
         (c) 2003 Philadelphia Newspapers Inc
File 634:San Jose Mercury  Jun 1985-2003/Apr 12
         (c) 2003 San Jose Mercury News
File 638:Newsday/New York Newsday 1987-2003/Apr 13
         (c) 2003 Newsday Inc.
File 640:San Francisco Chronicle 1988-2003/Apr 13
         (c) 2003 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2003/Apr 10
         (c) 2003 Scripps Howard News
File 642:The Charlotte Observer 1988-2003/Apr 13
         (c) 2003 Charlotte Observer
File 643:Grand Forks Herald 1995-2003/Apr 13
         (c) 2003 Grand Forks Herald
File 701:St Paul Pioneer Pr Apr 1988-2003/Apr 06
         (c) 2003 St Paul Pioneer Press
File 702:Miami Herald 1983-2003/Apr 12
         (c) 2003 The Miami Herald Publishing Co.
File 703:USA Today 1989-2003/Apr 12
         (c) 2003 USA Today
File 704:(Portland)The Oregonian 1989-2003/Apr 13
         (c) 2003 The Oregonian
File 706:(New Orleans)Times Picayune 1989-2003/Apr 11
         (c) 2003 Times Picayune
File 707:The Seattle Times 1989-2003/Apr 13
         (c) 2003 Seattle Times
File 708:Akron Beacon Journal 1989-2003/Apr 11
         (c) 2003 Akron Beacon Journal
File 709:Richmond Times-Disp. 1989-2003/Apr 12
         (c) 2003 Richmond Newspapers Inc
File 712:Palm Beach Post 1989-2003/Apr 08
         (c) 2003 Palm Beach Newspapers Inc.
File 713:Atlanta J/Const. 1989-2003/Apr 13
         (c) 2003 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2003/Apr 14
         (c) 2003 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2003/Apr 14
         (c) 2003 Christian Science Monitor
File 716:Daily News Of L.A. 1989-2003/Apr 11
         (c) 2003 Daily News of Los Angeles
File 717:The Washington Times Jun 1989-2003/Apr 11
         (c) 2003 Washington Times
File 718:Pittsburgh Post-Gazette Jun 1990-2003/Apr 14
         (c) 2003 PG Publishing
File 719:(Albany) The Times Union Mar 1986-2003/Apr 11
         (c) 2003 Times Union
File 720:(Columbia) The State Dec 1987-2003/Apr 13
```

April 14, 2003 1 13:14

?show files;ds
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200324
        (c) 2003 Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2003/Jan
        (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2002/Dec(Updated 030402)
        (c) 2003 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI. All rts. reserv.

```
Set     Items    Description
S1      976151   CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2      2099     (TOTAL? OR BALANCE OR ACCUMULATED)(3W)S1
S3      1098     (NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S1
S4      17501    (RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-
                 NAL OR EXTRA? OR BONUS)(2W)S1)(6N)(MULTIPLY? OR MULTIPLIED OR
                 MULTIPLIER? OR MULTIPLICATION)
S5      0        S4(8N)(REDEEM? OR REDEMPTION?)
S6      54       (AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-
                 (3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-
                 ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
S7      110      S1(6N)(REDEEM? OR REDEMPTION?)
S8      0        S2(S)S3(S)S4
S9      13       (S2 OR S3)(S)S4
S10     0        S6(S)S9
S11     0        S6 AND S9
S12     0        S3(S)S4(S)S6
S13     61       (RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT)(3N)(REDEMP-
                 TION? OR REDEEM?)
S14     0        (S2 OR S3)(S)S4(S)S13
S15     1        (S2 OR S3)(S)S6
S16     0        S13(S)S6
S17     0        S2(S)S13
S18     1        S15:S17
S19     1        S18 NOT S11
S20     14       S8 OR S9 OR S15:S17
S21     9        S20 NOT PY>1999
```
?t21/3,k/all

21/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012866182   **Image available**
WPI Acc No: 2000-038015/200003
XRPX Acc No: N00-028658
  Reverse mortgage loan calculating method
Patent Assignee: FANNIEMAE (FANN-N)
Inventor: KIRITZ N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5991745	A	19991123	US 97787426	A	19970122	200003	B

Priority Applications (No Type Date): US 97787426 A 19970122
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5991745	A		15	G06F-157/00	

Abstract (Basic):
...   line, the net principal limit is copied to the credit line. The
  monthly payment is **multiplied** by tenure conversion **factor** , based on

April 14, 2003 1 13:22

```
?show files;ds
File 635:Business Dateline(R)  1985-2003/Apr 12
        (c) 2003 ProQuest Info&Learning
File 570:Gale Group MARS(R) 1984-2003/Apr 11
        (c) 2003 The Gale Group
```

Set	Items	Description
S1	630564	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	2116	(TOTAL? OR BALANCE OR ACCUMULATED)(3W)S1
S3	1450	(NET OR OVERALL OR OVER()ALL OR ADJUSTED)(3W)S1
S4	613	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO-NAL OR EXTRA? OR BONUS)(2W)S1)(6N)(MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	1	S4(8N)(REDEEM? OR REDEMPTION?)
S6	2337	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-(3N)(BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P-ROMOTIONAL)(4N)(PROGRAM? ? OR SYSTEM? ?)
S7	1581	S1(6N)(REDEEM? OR REDEMPTION?)
S8	0	S2(3S)S3(3S)S4
S9	0	(S6 OR S7)(S)S3(S)S4
S10	0	(S6 OR S7)(S)S2(S)S3
S11	1	S2(S)S4
S12	0	S3(S)S4
S13	1	S11 NOT S5